

Merchant Surcharging Considerations and Requirements



Before you decide to add a surcharge, or checkout fee, consider the following:

What will...



...my customers think?



...I need to disclose to my customers?



...my competitors do?

Is surcharging permitted in my state?



States currently prohibiting or limiting surcharging

- Connecticut
- Maine
- Massachusetts
- Oklahoma

When can I begin?



30 days' notice required

- Merchants are REQUIRED to notify their acquirer 30 days prior to surcharging.

When can I surcharge?



Credit transactions only

- Surcharging applies only to credit transactions in the U.S. and U.S. territories. Debit and prepaid cannot be surcharged.

How much can I surcharge?



No more than the cost of acceptance

- The surcharge must not exceed your cost of acceptance for the credit card.¹

What must I disclose to my customers?



Proper signage and notification required

- Disclosures must be provided at the point of entry and point of sale (Click link at right for examples).
- Itemization of the final surcharge amount must be identified separately on the transaction receipt.



Visa's Position on Surcharging

Visa remains opposed to surcharging, a practice that penalizes cardholders for using their preferred form of payment.

The benefits of card acceptance include:

- Increased sales
- A fast and convenient checkout experience
- Enhanced security
- Guaranteed payment and faster processing time

¹In cases when the merchant's cost of acceptance exceeds 3% of the underlying transaction amount, the merchant cannot assess a surcharge above 3%.



More information on surcharging guidelines and requirements can be found at www.visa.com/merchantsurcharging